

# It's Your Choice 2019

Kickoff Meeting: State Employers  
9:00 a.m. – 12:00 p.m.

Korbey White, Employer Services

Tara Pray & Kristi Mulcahey, Office of Strategic Health Policy

Brittney Kruchten, Communications

Megan Wohlfeil, Delta Dental



# Agenda

- 2019 Changes (Korbey White)
- ALEX, Virtual Benefits Counselor (Tara Pray)
- MC&E Workgroup (Tara Pray)
- Decision Guides (Brittney Kruchten)
- Delta Dental (Megan Wohlfeil)
- Web Materials & eLearnings (Brittney Kruchten)
- Wellness Updates (Kristi Mulcahey)

# Agenda (Continued)

- Employer Info (Korbey White)
- Break
- Q&A, Wrap Up

A photograph of a family of three walking on a dirt path in a forest. The mother is on the left, wearing a red and black plaid shirt and jeans. The father is on the right, wearing a blue and white plaid shirt over a white t-shirt and jeans. A young girl is in the center, wearing a white sleeveless dress with a polka-dot pattern and a headband. They are all smiling and holding hands. The background is a dense forest with tall trees and green foliage.

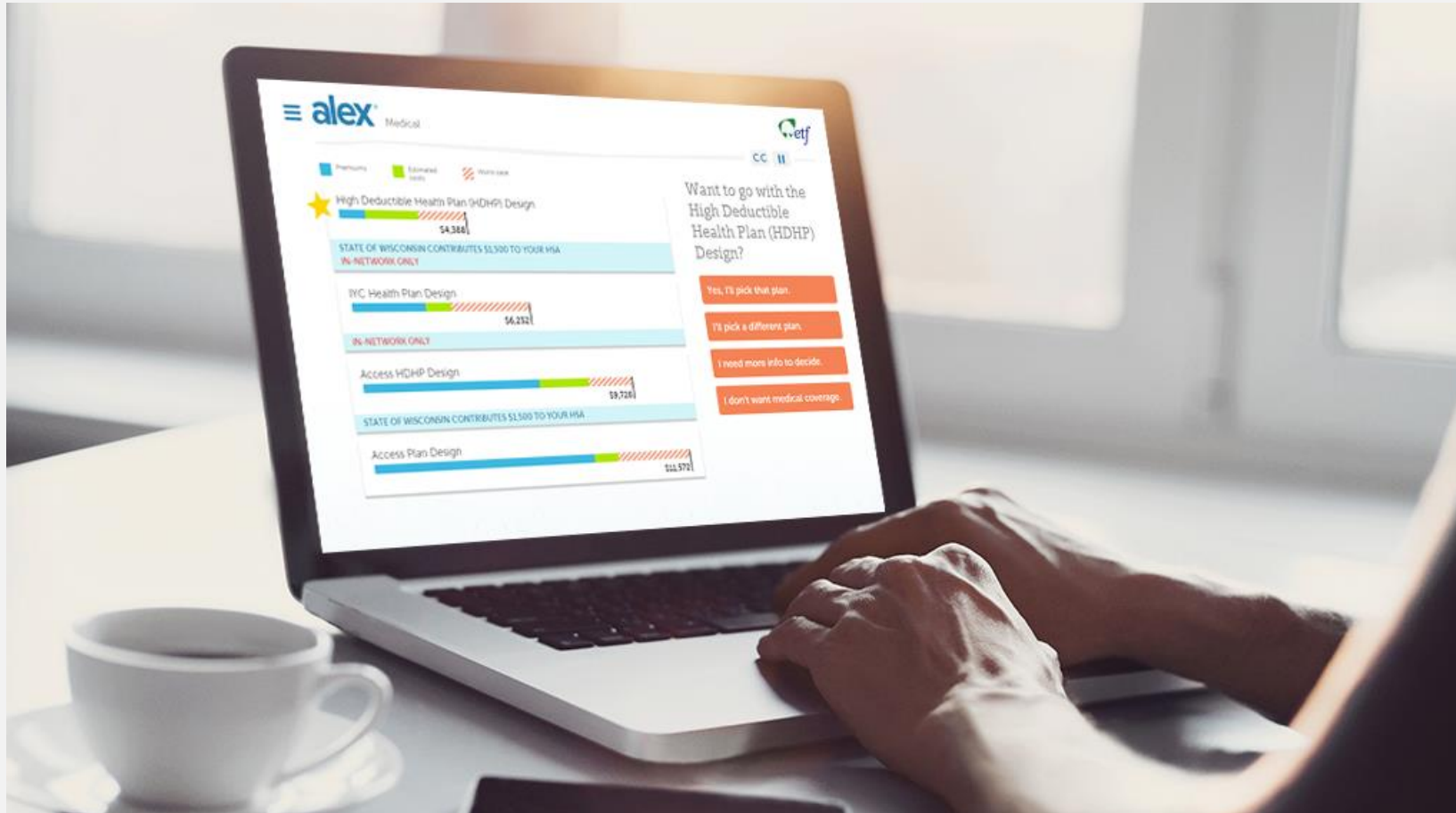
# ALEX<sup>®</sup>

## Virtual Benefits Counselor

IYC 2019 Employer Kickoff – September 18, 2018



# ALEX<sup>®</sup>, Virtual Benefits Counselor



# Benefits

- Plain English – no insurance jargon
- Highly interactive and engaging
- Each session is personalized and customized
- Feels like you're having a real conversation with a benefits expert
- Accessible anytime, anywhere there's an internet connection
- It's totally anonymous!

# Benefits Covered



Medical & Pharmacy  
Plan design, *not a health plan*



More Benefits  
*WRS, EAP, etc.*



Dental



Pre-Tax Savings



Vision



Life Insurance  
*Not in open enrollment mode*



Well Wisconsin



Income Continuation Insurance  
*Not in open enrollment mode*

# Who is it for?



**ALEX**

State, UWHC, Retiree

- State and UW Hospital & Clinics Employees
- Retirees without Medicare (including UW System retirees)



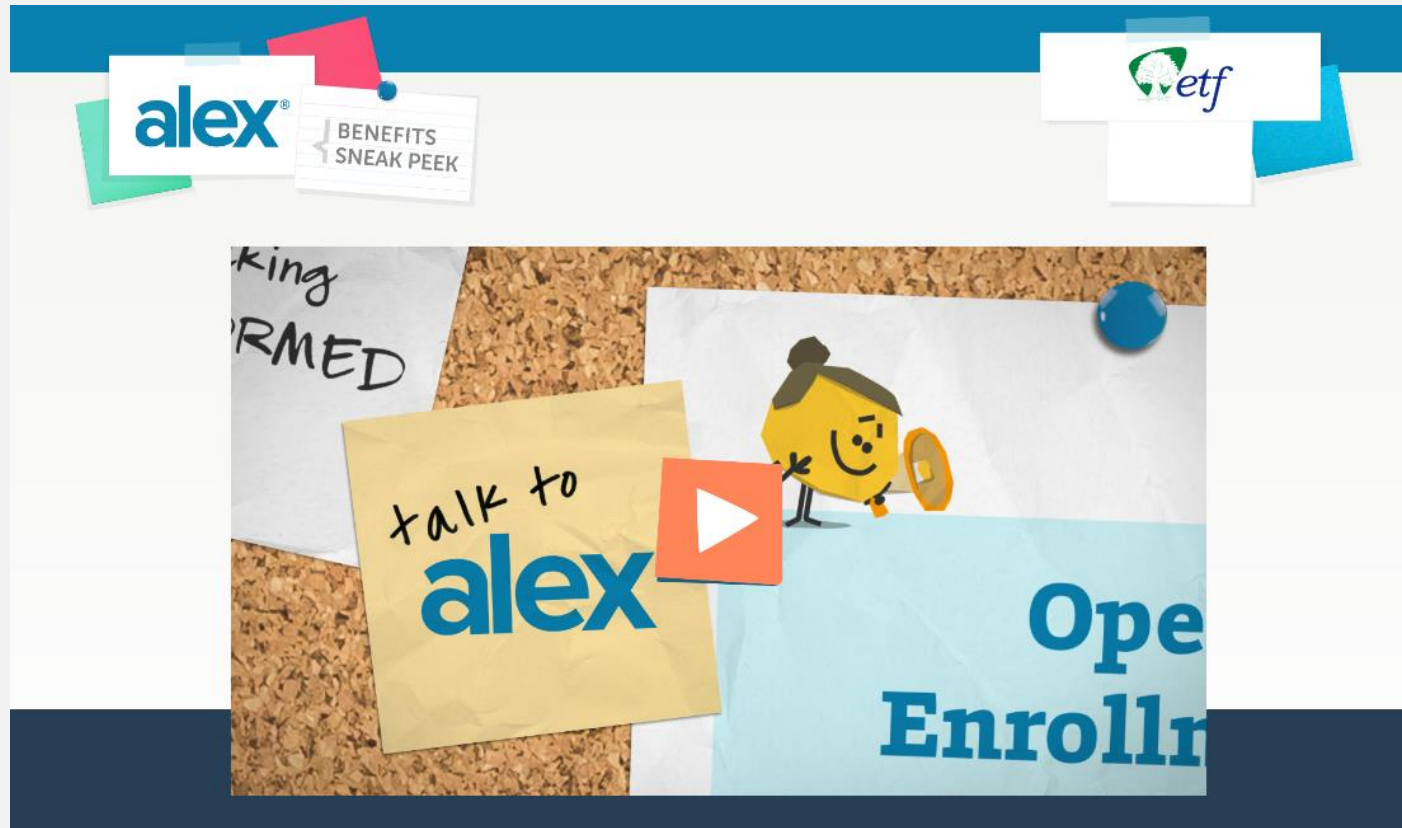
**ALEX**

UW System

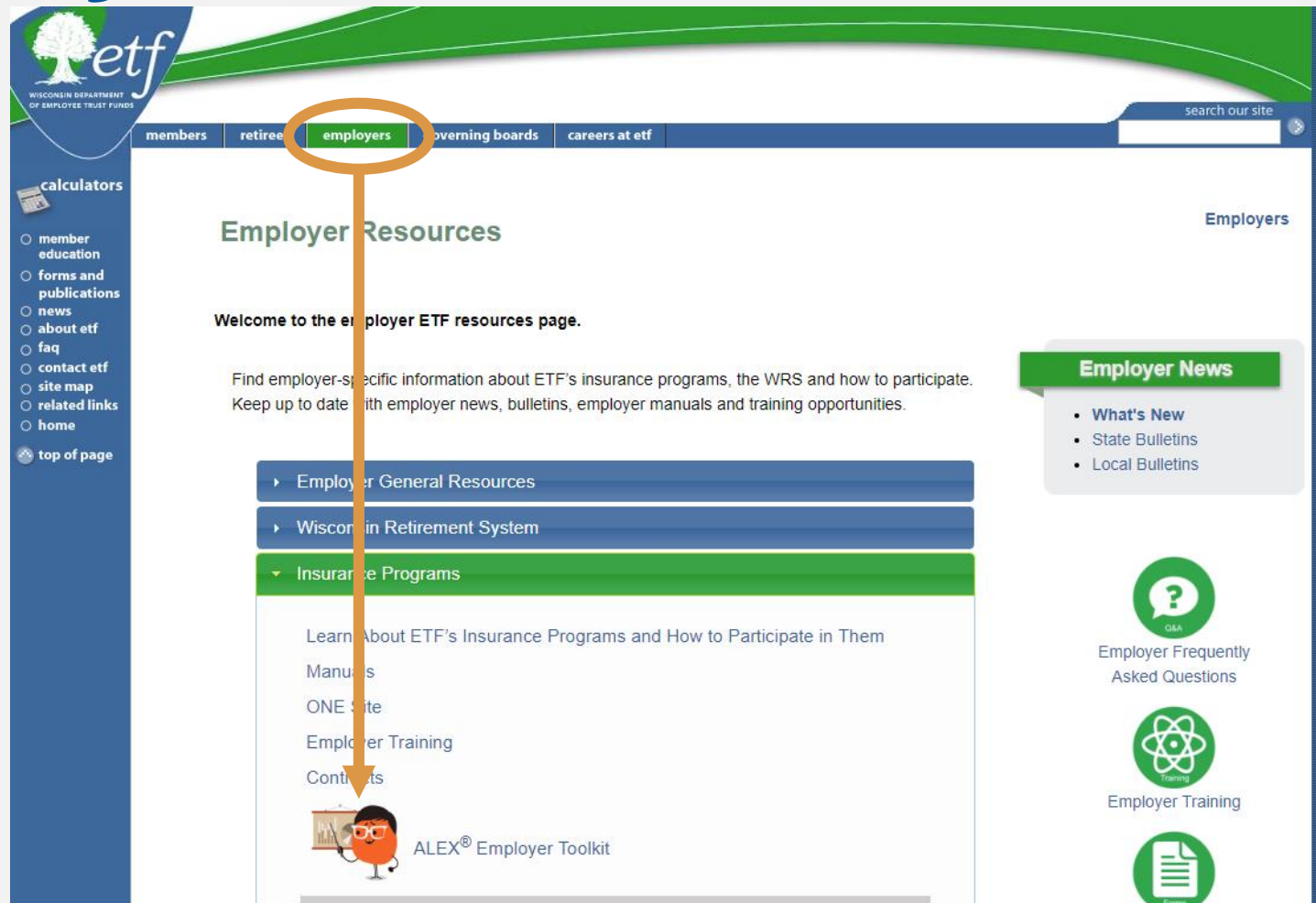
UW System Employees



# Sneak Peek Video



# Employer Toolkit





# MC&E Workgroup

## Member Communication & Education

IYC 2019 Employer Kickoff – September 18, 2018

# MC&E

Member Communication & Education Workgroup

- Goal: Provide material for all members that is easy to understand.
- Who's involved:
  - ETF staff  
(Ombudsperson, Call Center, Member Outreach, Communications, Office of Strategic Health Policy, Employer Services, Training, Human Resources)
  - Employers  
(UW Hospitals & Clinics, UW Systems Administration, UW Madison, UW Stout, Dept. of Administration, Dept. of Health Services, Courts, City of Madison, Baraboo EMS)

# MC&E

Member Communication & Education Workgroup

- Meetings
  - Workgroup meetings to review progress, set goals, provide direction
  - Subcommittee meetings to review materials and suggest edits
- Subcommittees:
  - Web
  - Print
  - eLearning

# MC&E

## Member Communication & Education Workgroup

- Time Commitment
  - We asked volunteers to choose one subcommittee
  - 1-4 hours per month
- How to Volunteer
  - Email [ETFSMBMCE@etf.wi.gov](mailto:ETFSMBMCE@etf.wi.gov)
  - Indicate:
    - Name / employer / position
    - What subcommittee you are interested in joining
  - ETF staff will be in touch to ask more questions or let you know the outcome



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# Decision Guides



# Delta Dental





# Web & eLearnings

# It's Your Choice Web

**etf**  
WISCONSIN DEPARTMENT  
OF EMPLOYEE TRUST FUNDS

**IT'S YOUR CHOICE 2019**

search our site



calculators members retirees employers governing boards careers at etf


**IT'S YOUR CHOICE 2019**

There are various times throughout your employment when you might consider enrolling in or making changes to your benefits. This may be when you are a new employee, annually during the It's Your Choice open enrollment period, or when you experience a life event that may allow for a change. The It's Your Choice pages have the information you need to make informed choices for your health insurance and all other options to supplement your coverage.


**Open Enrollment is October 1 - 26, 2018**


I am a **State** Employee, Retiree, Continuant or Graduate Assistant with the:



  
**Group Health Insurance Program**

Which program am I in? 

I am a **Local** Employee, Retiree or Continuant with the:

  
**Local Traditional Plan**  
PO2/12

  
**Local Deductible Plan**  
PO4/14



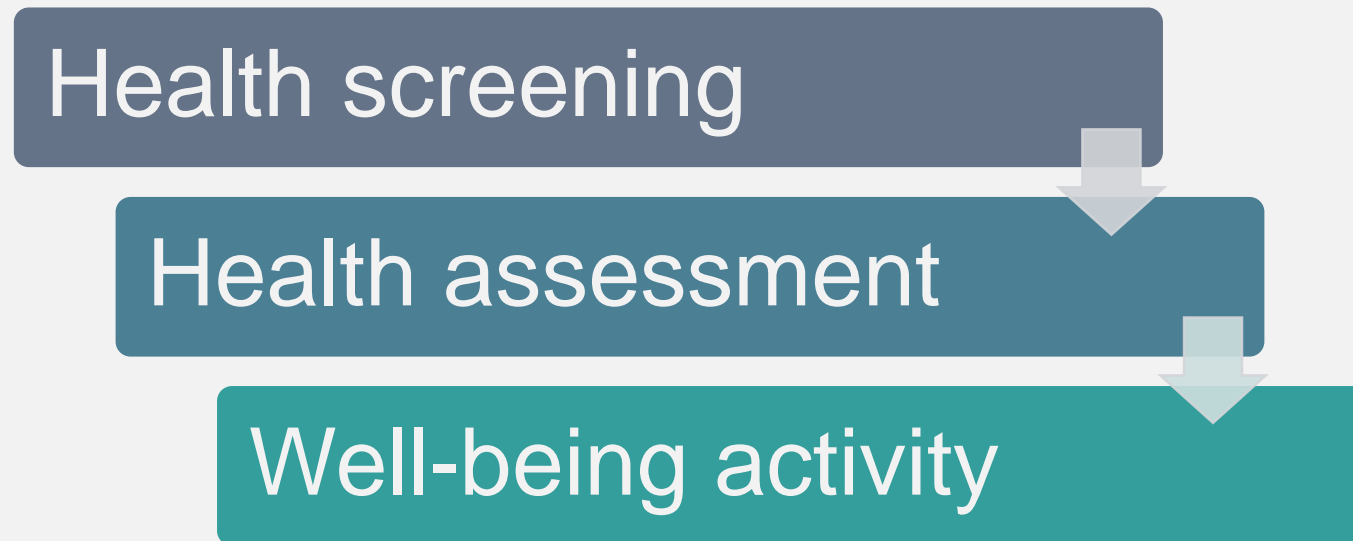
A photograph of a family of three walking on a path in a forest. The mother is on the left, wearing a red and black plaid shirt and jeans. The father is on the right, wearing a blue and white plaid shirt over a white t-shirt and jeans. A young girl is in the center, wearing a white dress with a dark collar and a headband. They are all smiling and holding hands. The background is a lush green forest with tall trees and dense foliage. The image has a dark blue overlay.

# Wellness Update



# 2019 Well Wisconsin Program

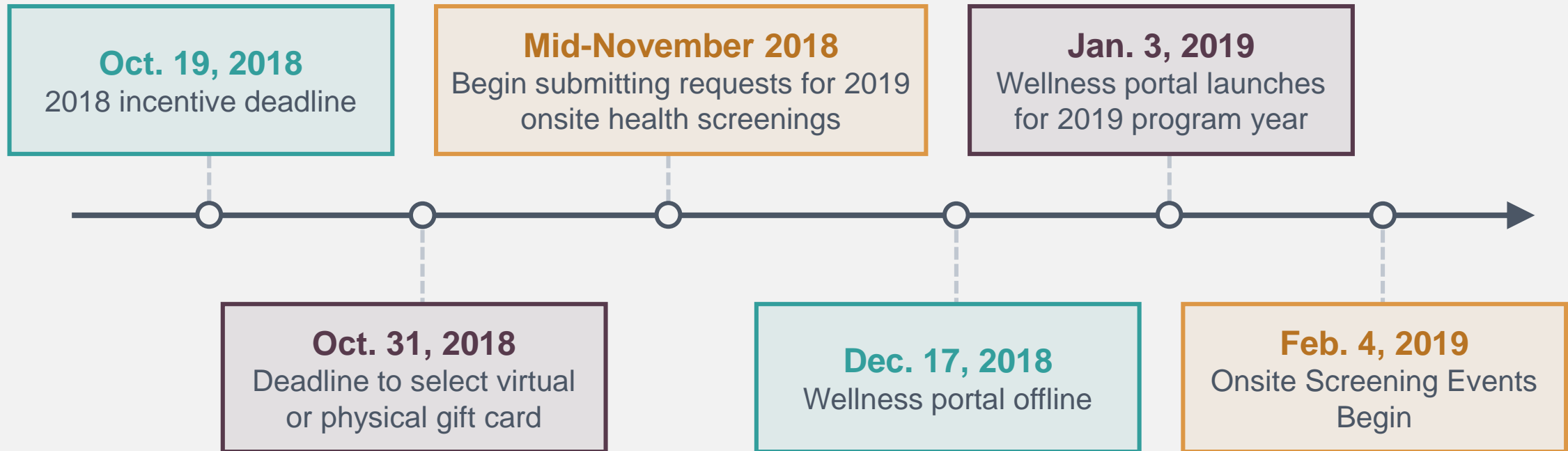
## Steps to earn \$150 incentive



Watch for more information on a future transition to a premium reduction



# Well Wisconsin Important Dates





# Employer Information

# Opt-Out Reminder

- Complete **each year** during open enrollment to opt-out for following year.
- How to:
  - Star & UW Employees: Electronically submit
  - Other State Employees: Fill out a new paper *Group Health Insurance Application/Change Form* (ET-2301) sections 1, 12 and 13
  - Information available under the Enrollment tab

# Health Insurance Application

- 2 applications: ET-2301 & ET-2331
  - Both applications available now
- ET-2301 (Active employees)
  - Completely revised
    - Includes instructions for each section in the application
    - Disregard older versions of the application
- ET-2331 (Retirees and COBRA continuants)

**4. Are you eligible to enroll or make a change?** *You can modify your benefits during the annual IYC open enrollment, your initial hire period and in response to an eligible life event change. Eligible life changes are listed below. Visit It's Your Choice 2019 at [etf.wi.gov/IYC2019](http://etf.wi.gov/IYC2019) to learn more about your choices.*

**Reason for Application:** Select a reason for enrolling or changing your coverage or health plan:

☐ It's Your Choice open enrollment  
☐ New hire (when do you want coverage to be effective, see below)  
☐ Eligible life event change (select change below) - Life event change date: \_\_\_\_\_  
☐ Eligible move to a new service area (*may only change health plan*) - Move date: \_\_\_\_\_

**New hires or employees returning from leave (lapsed coverage) only: Choose your coverage to be effective:**

☐ When my employer contributes to my premium  
☐ As soon as possible (you will pay the entire monthly premium until you are eligible for your employer contribution)  
☐ I choose to decline/waive coverage (*to decline health insurance and elect the opt-out incentive, go to section 12*)  
☐ I choose to decline/waive coverage because I have other health insurance coverage (*go to section 13 and sign*)

Eligible life event changes, which allow you to make a change outside of the annual It's Your Choice open enrollment (or your initial hire period), include birth/adoption, marriage and divorce. Visit [etf.wi.gov](http://etf.wi.gov) for a *Life Change Event Guide*.

Select one reason to add coverage/dependent or remove dependent(s):

<b>Add coverage/dependent(s)</b> ( <i>complete section 3</i> )	<b>Remove dependent(s)</b> ( <i>complete section 8</i> )
<input type="checkbox"/> Marriage*	<input type="checkbox"/> Divorce*
<input type="checkbox"/> Transfer to a new state agency (state only) Former agency name: _____	<input type="checkbox"/> Death of dependent
<input type="checkbox"/> Birth or adoption*	<input type="checkbox"/> Legal ward/guardianship end*
<input type="checkbox"/> LTE new hire (state only)	<input type="checkbox"/> Disabled dependent disability end or support/maintenance less than 50%
<input type="checkbox"/> COBRA ( <i>Continuation-Conversion Notice</i> (ET-2311) required)	<input type="checkbox"/> Grandchild's parent age 18
<input type="checkbox"/> National Medical Support Notice*	<input type="checkbox"/> Adult dependent eligible for other coverage*
<input type="checkbox"/> Spouse-to-spouse transfer	<input type="checkbox"/> Other: _____
<input type="checkbox"/> Loss of employer contributions or loss of other coverage*	
<input type="checkbox"/> State retiree re-enroll*	
<input type="checkbox"/> Paternity acknowledgment*	
<input type="checkbox"/> Legal ward/guardianship*	
<input type="checkbox"/> Disabled, age 26+*	
<input type="checkbox"/> Dependent not on initial enrollment (excludes adult dependents)	
<input type="checkbox"/> Other: _____	

\*You may be required to provide supporting documentation

# New Documentation Requirement For 2019

- A single mother who wants to add a child to her health insurance, must provide documentation along with her application
  - Generally a birth certificate
- Existing documentation requirements for single fathers are still in place

# Effective Date For New Hires

- For EMPLOYEES who request coverage within 30 days of the employee's date of hire:
  - ✓ An EMPLOYEE shall be insured if a completed DEPARTMENT application form is received by the EMPLOYER or an online enrollment through the employer's payroll system is received within 30 days following the date of hire.
  - ✓ Coverage will be effective as of the first day of the month that **occurs during** the 30-day period. New WRS employees, without 2 months prior service, will be responsible for paying the full premium until employer contributions begin.



# HDHP Resources

## Employers

**New!** Recorded webinar available on the [Employer Training page](#)

- First of 3 part series
- Coming Soon: HSA and LPFSA webinars

## Employees

### Updated

- [HDHP eLearning](#)

### New

- [Alex<sup>®</sup>, Virtual Benefits Counselor](#)

### Existing

- [Plan Design Options eLearning](#)



# Changes Related to Escrowing

## Accumulated Sick Leave Credit Conversion

# Escrow Eligibility

1. Employee must have coverage through the State Group Health Insurance Program at Retirement
  - Special opportunity to enroll in the Access Plan by the first of the month in which the employee retires, to meet this requirement
2. The employee has comparable coverage while sick leave credits are escrowed.

# What's Changed

- Access Plan enrollment opportunity (Don't have to cancel in 30 days)
- Documentation requirements when coverage changes while sick leave credits are escrowed (Summary of Benefits)

# Access Plan Enrollment

## Previously

Employees could enroll in the Access Plan for 30 days to escrow their sick leave credits. Cancelling Coverage after 30 days for sick leave to remain in escrow.

## Now

Employees can enroll in the Access Plan by the first of the month in which they retire to:

- Escrow sick leave credits  
Coverage cancels once their escrow application is approved
- If no sick leave escrow application is received, the member will use their sick leave credits to pay their health insurance enrolled in the IYC Access Plan.

# Comparable Coverage

## Documentation

### Previously

Employees submit the escrow application with their summary of benefits at retirement

### Now

Employees must submit their escrow application with their summary of benefits:


- At retirement
- If their health coverage changes while their credits are escrowed





# New Resource


## Accumulated Sick Leave Credit Conversion Program: What You Need To Know (For State & UW Participants)

At retirement, state employees may be able to use unused sick leave to pay for health insurance. Do you know how this benefit works? Who is eligible? How the credits are calculated and when they can be escrowed? Find out everything you need to know about the state's Accumulated Sick Leave Credit Conversion Program with this three-part series of videos and resources. Topics reviewed also include comparable coverage, reinstatement of sick leave, use of credits by spouses/survivors, and much more.



**1. Overview**

**2. As You Approach Retirement**

**3. Escrowing Your Credits**

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# Thank you

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ETF E-mail Updates



608-266-3285  
1-877-533-5020